

Fig. 1a

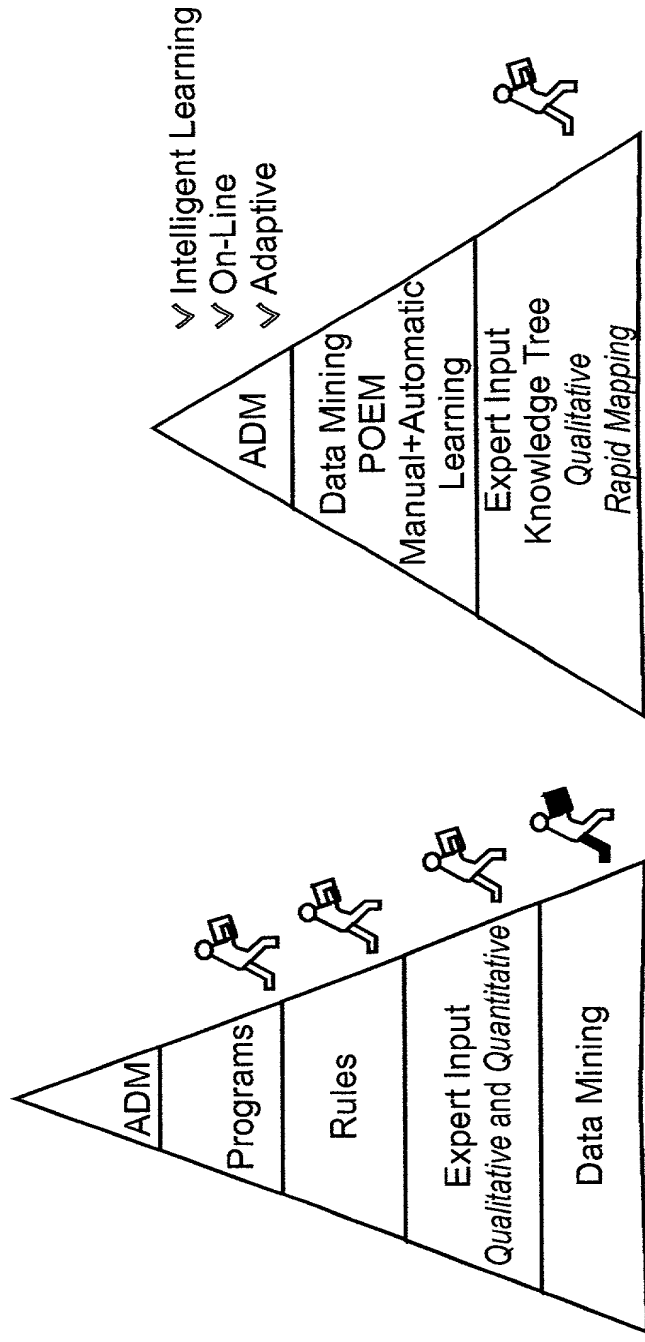


Fig. 1b (Prior Art)

Fig. 1c

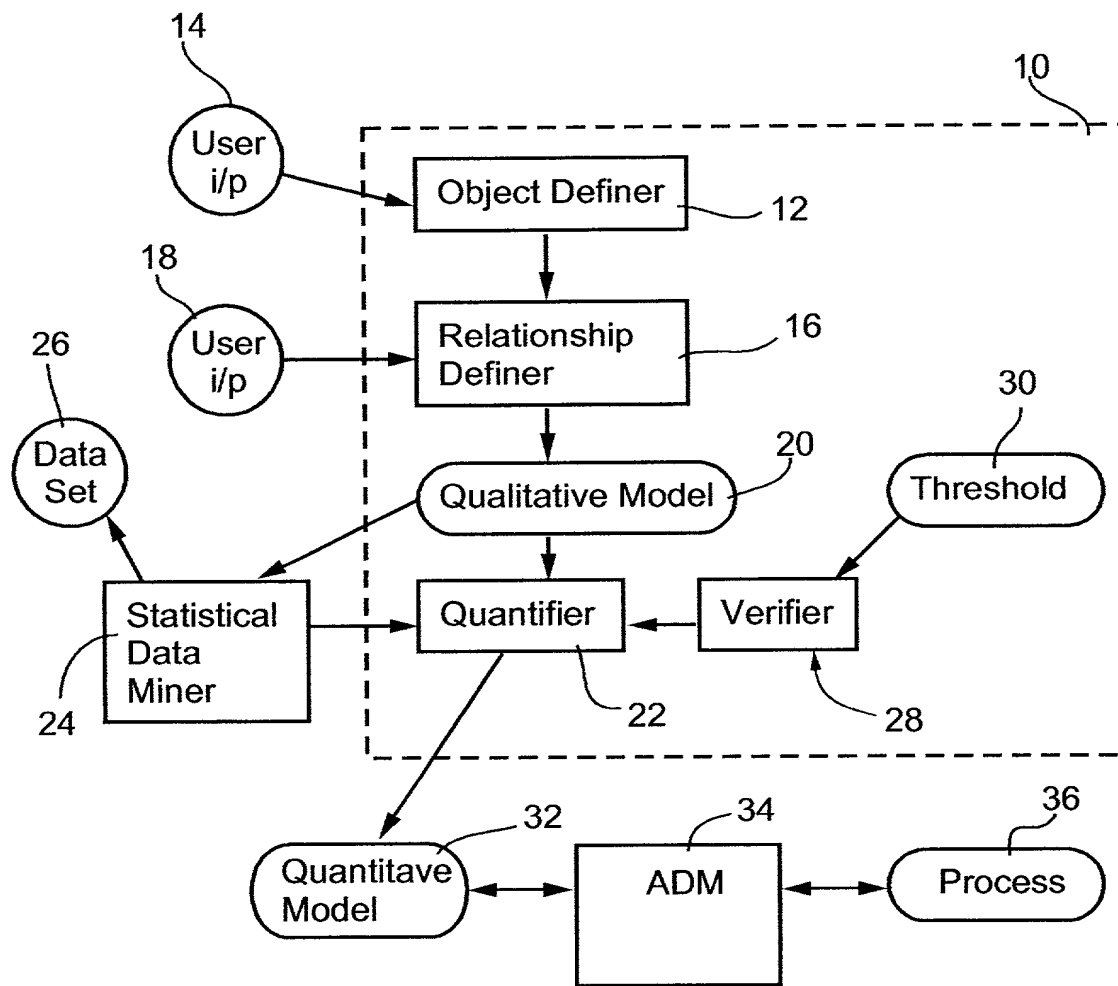


Fig. 2

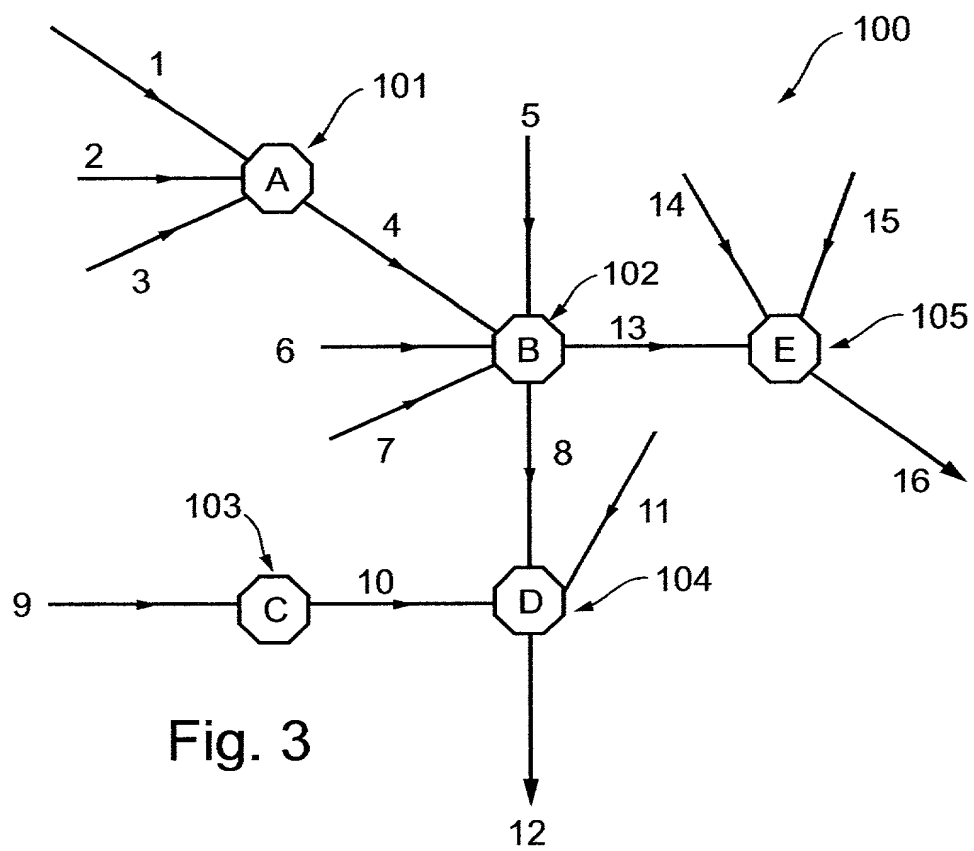


Fig. 3

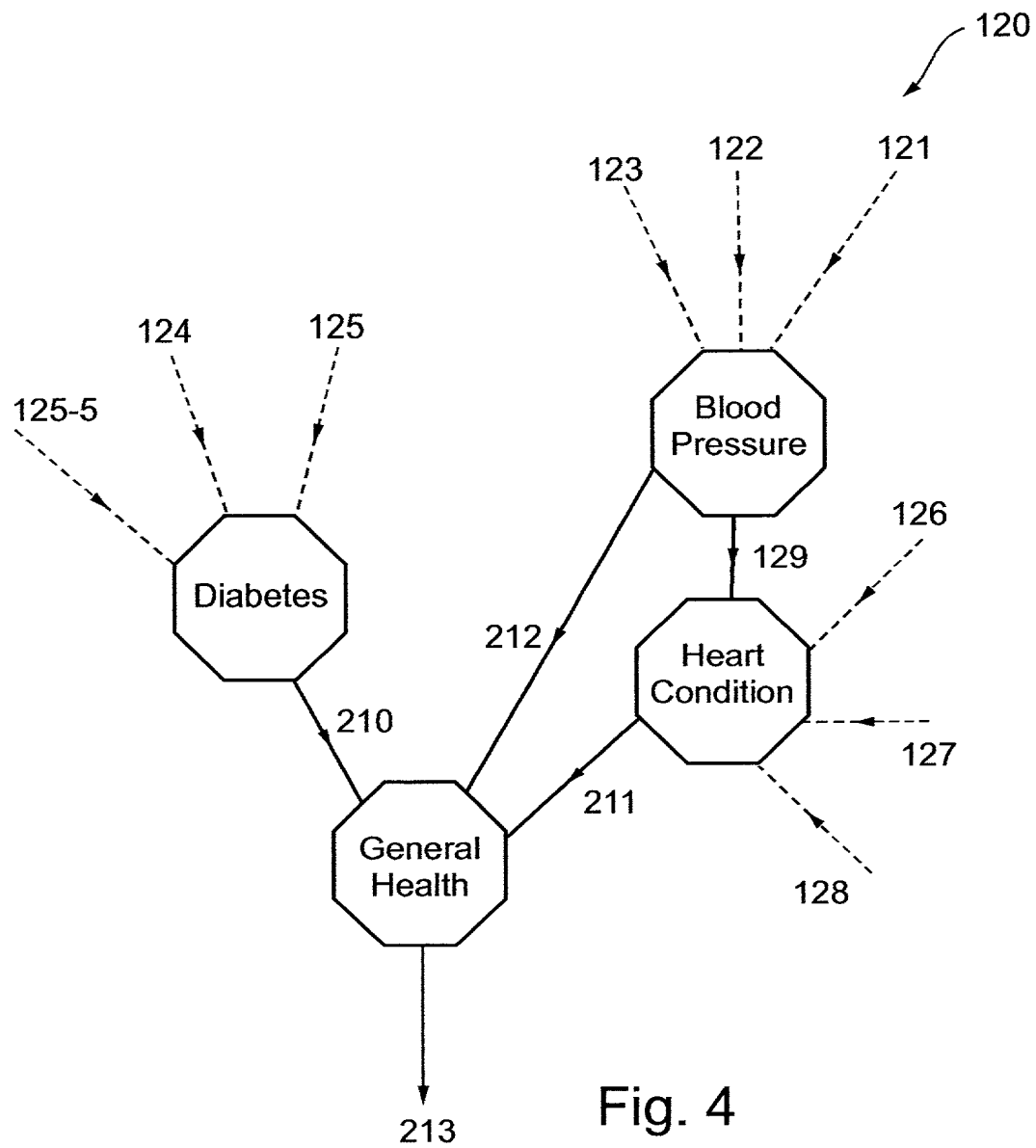


Fig. 4

Knowledge Tree for Building Credit Score

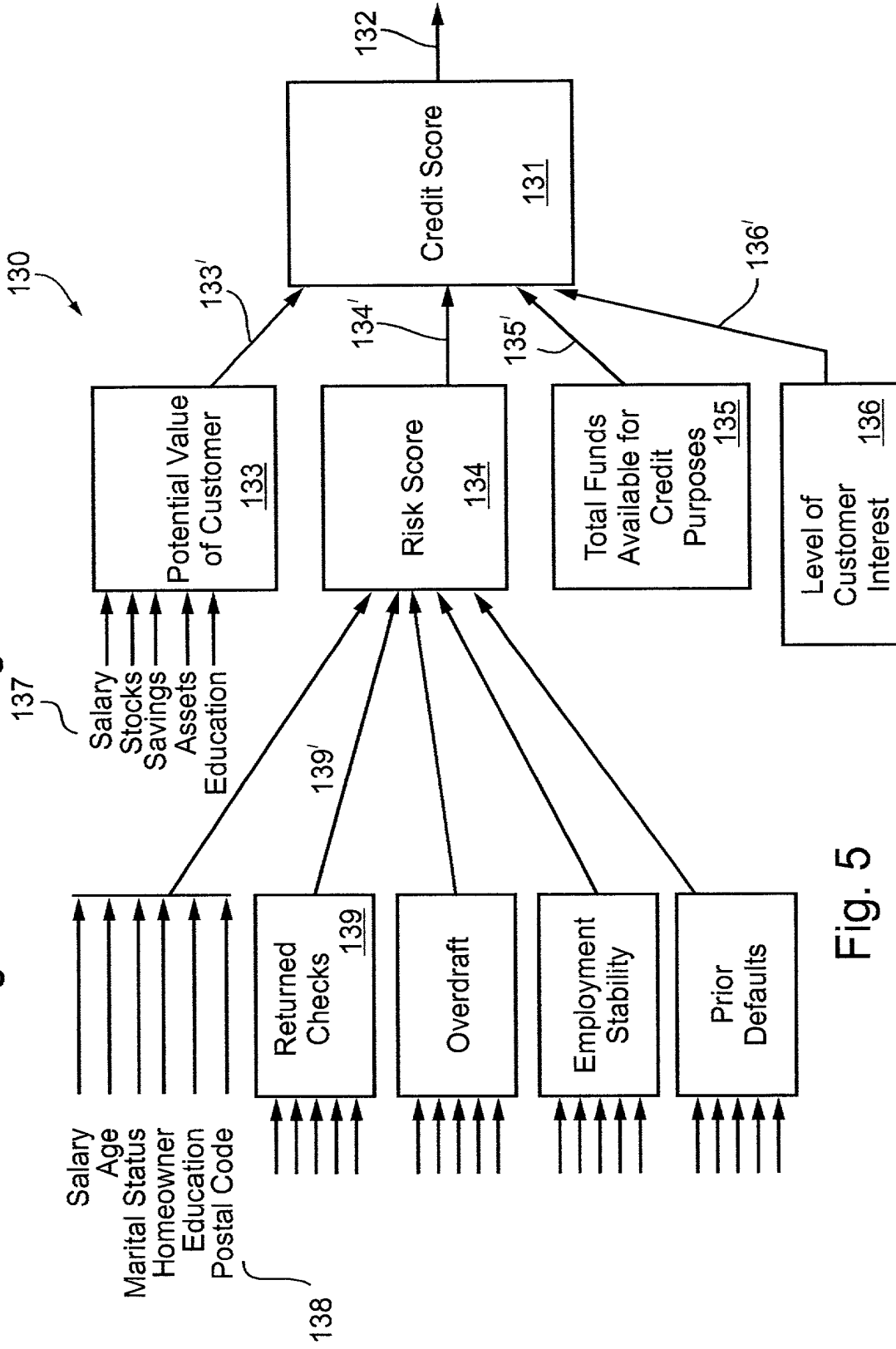


Fig. 5

Process Map

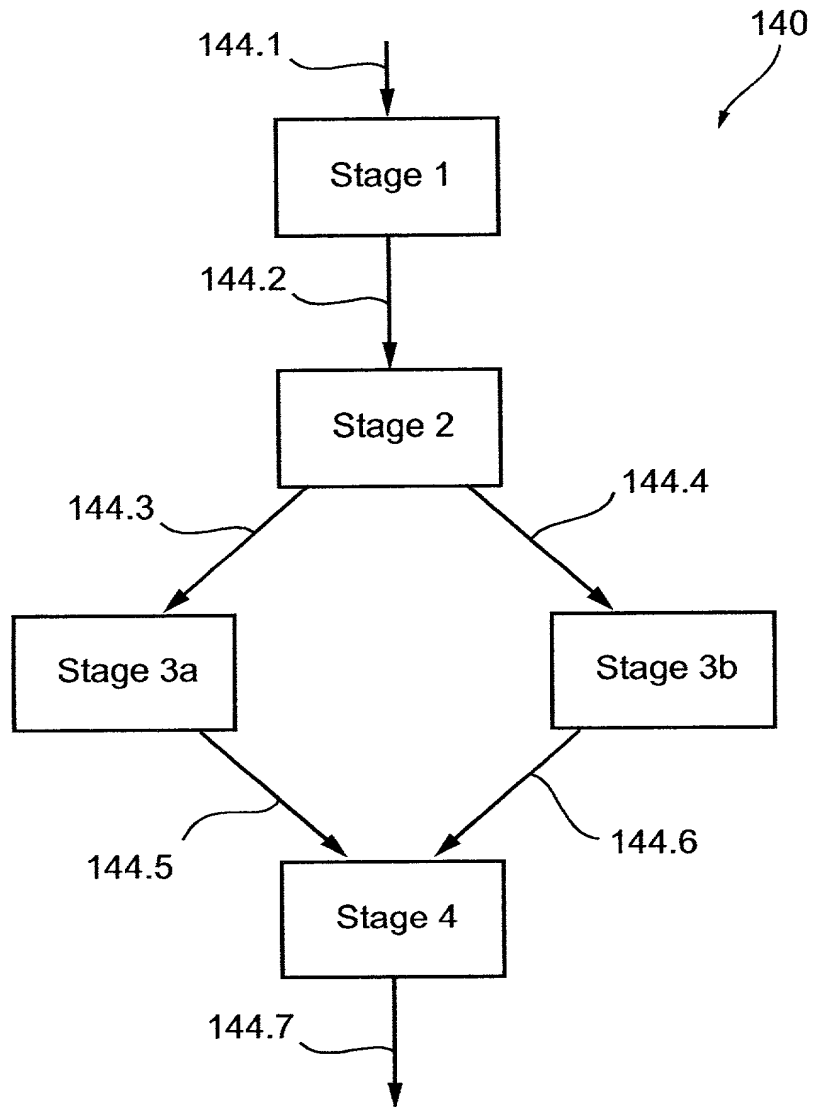


Fig. 6a

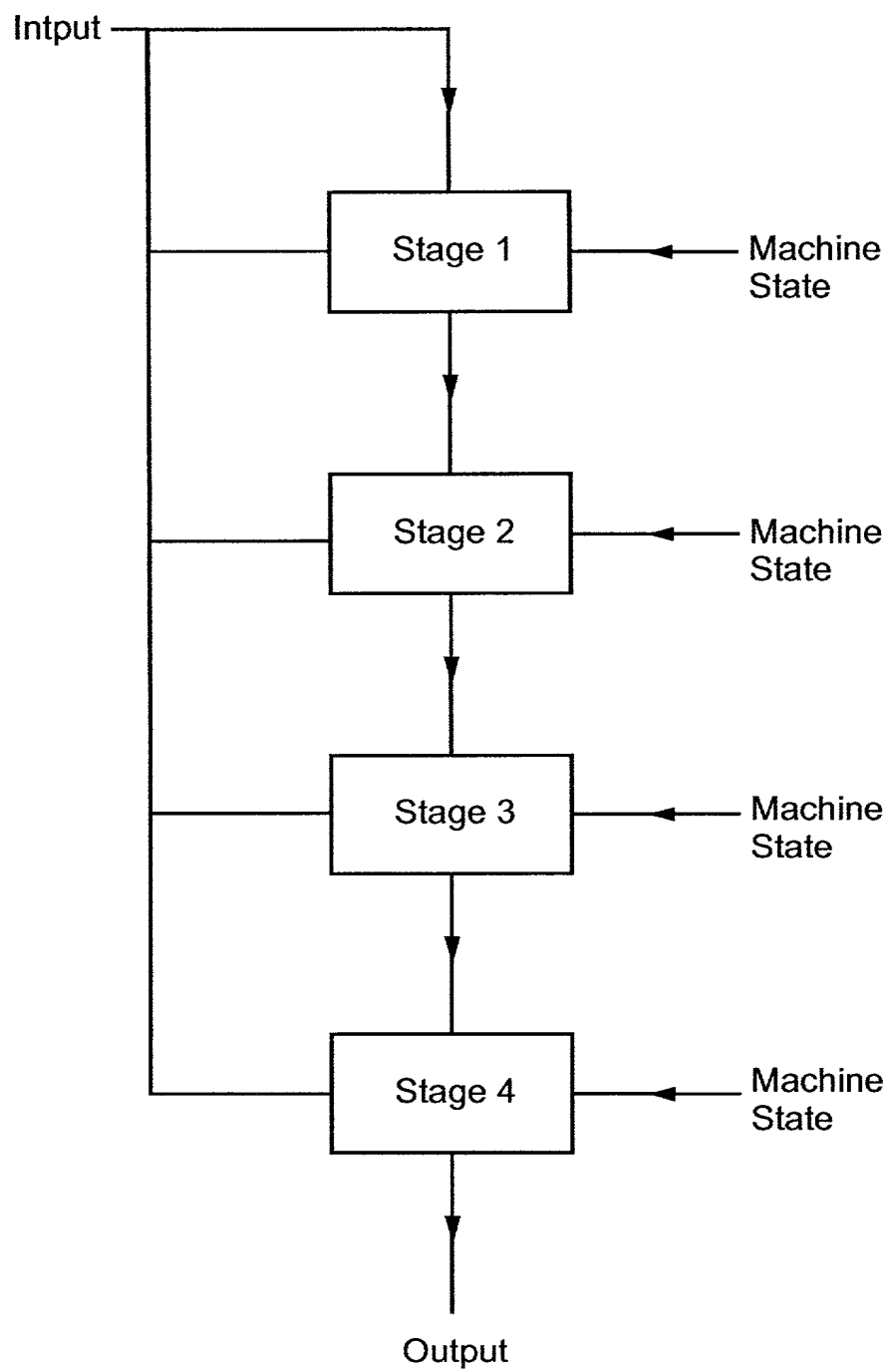


Fig. 6b

Process Stage

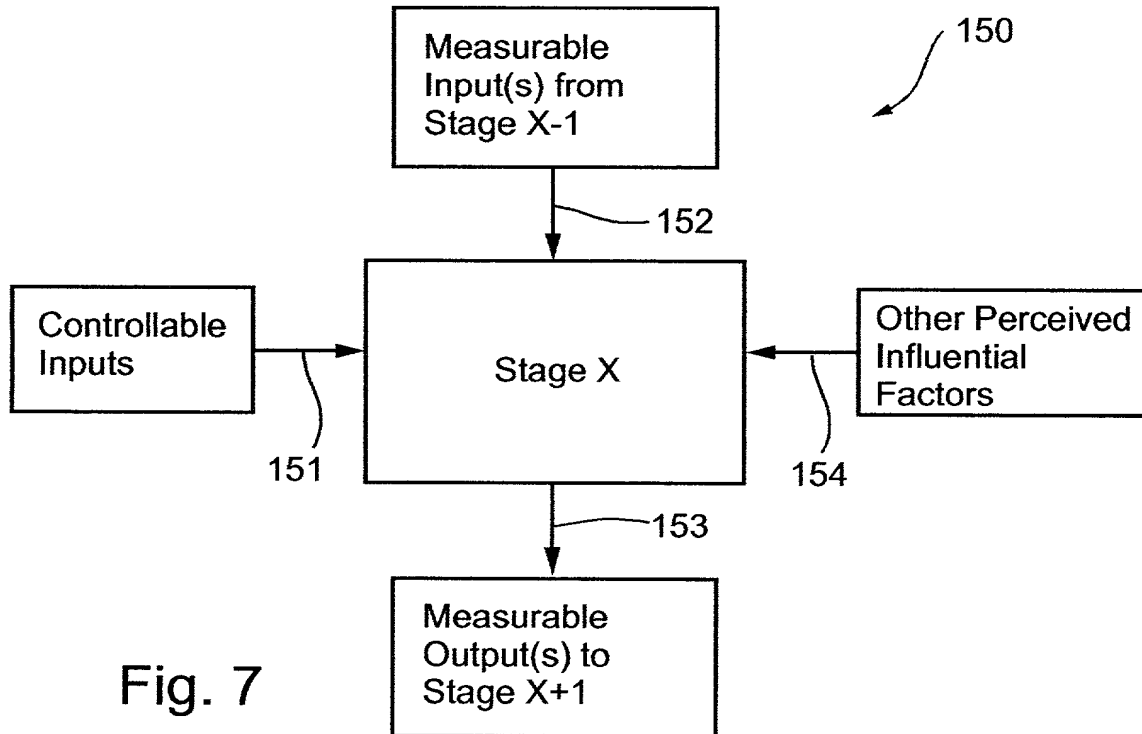


Fig. 7

Process Map with Controllable Parameters

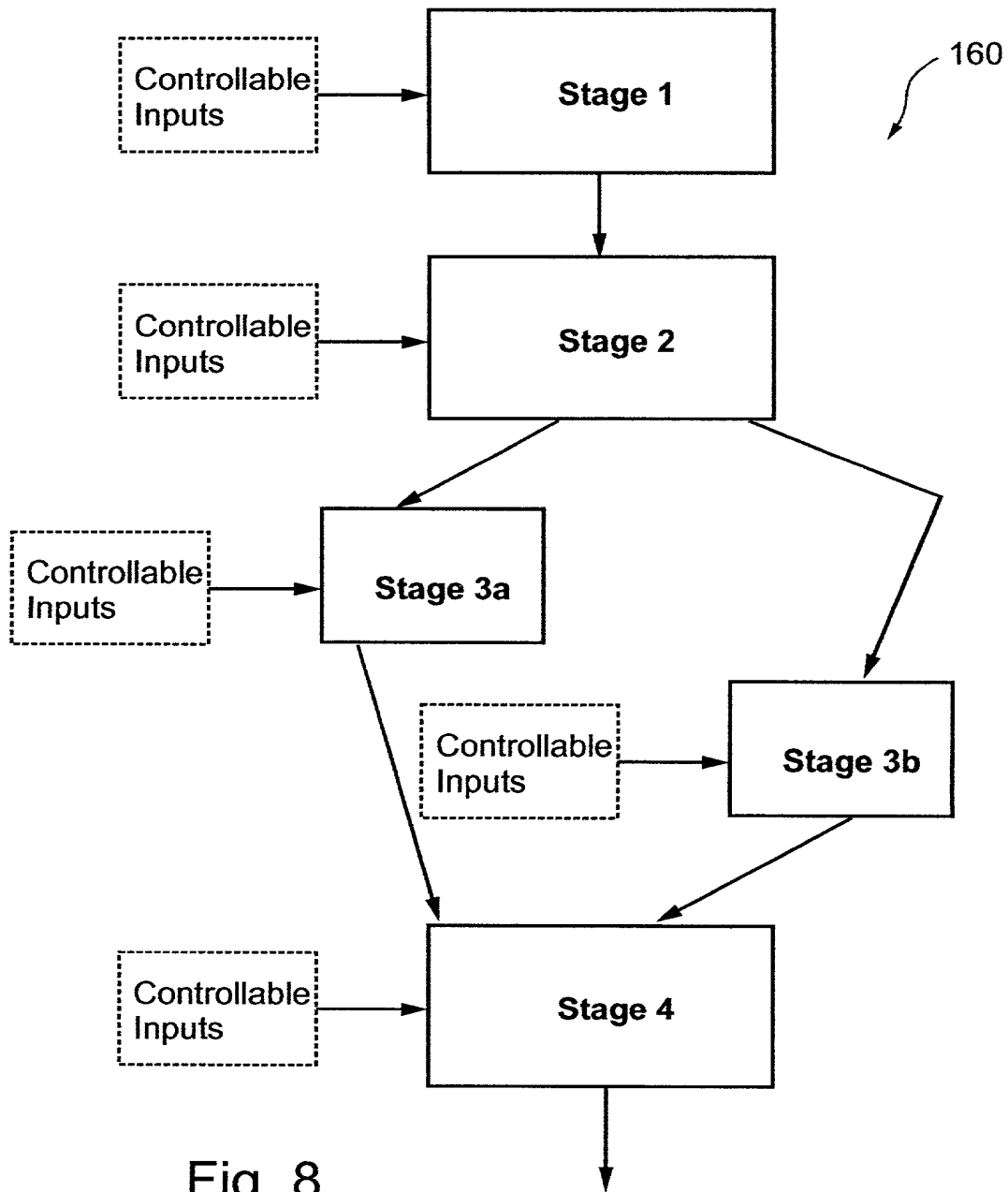
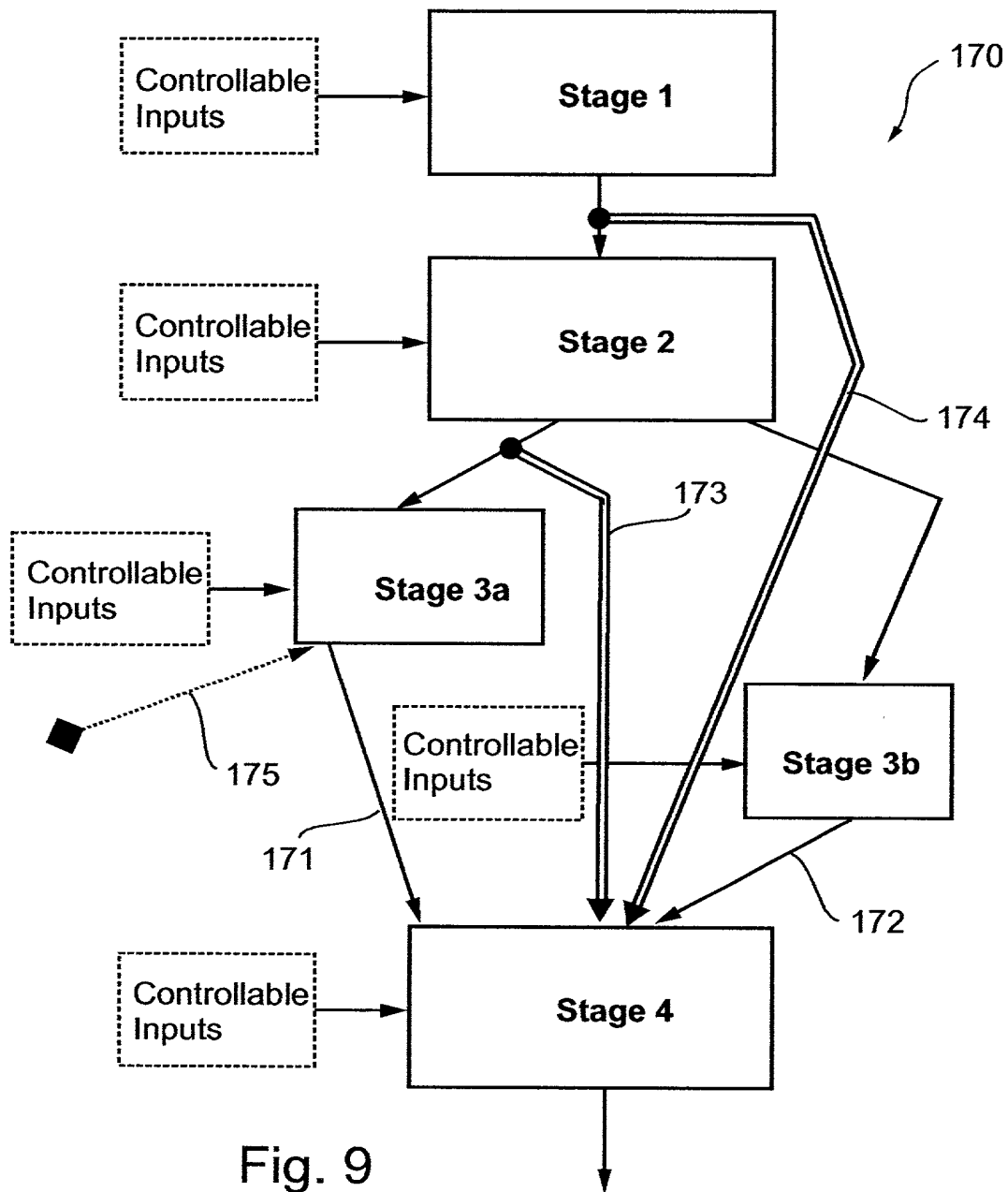


Fig. 8

Process Map with Interrelationship and Outside Influences



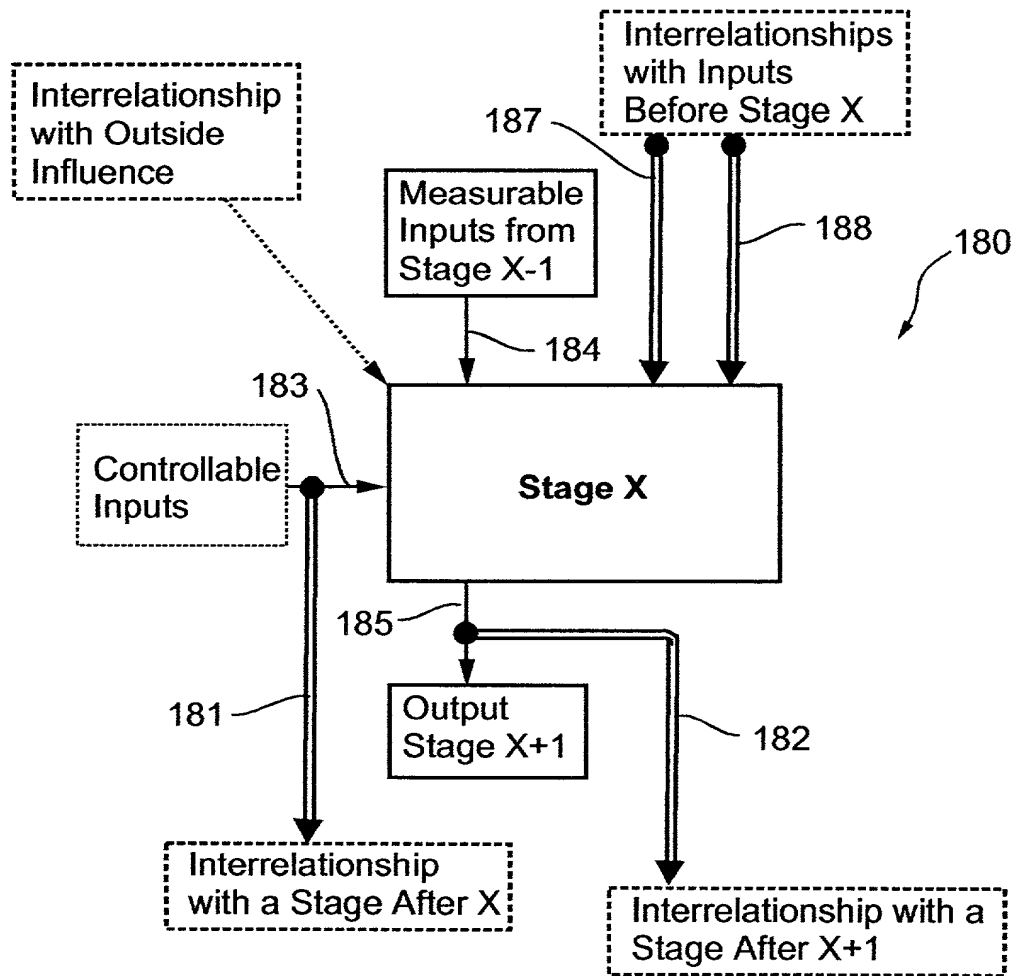


Fig. 10

Interconnection Cell

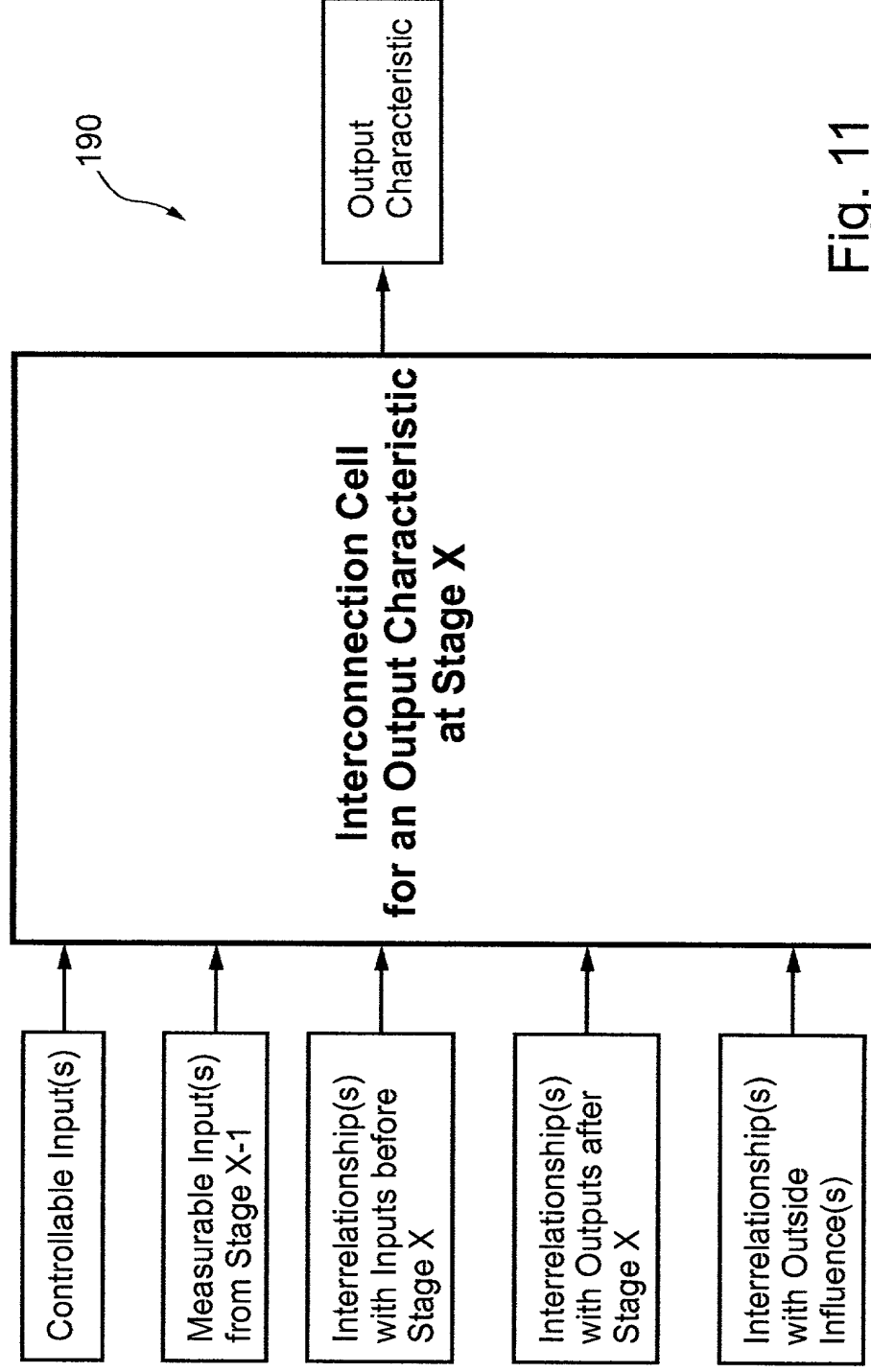


Fig. 11

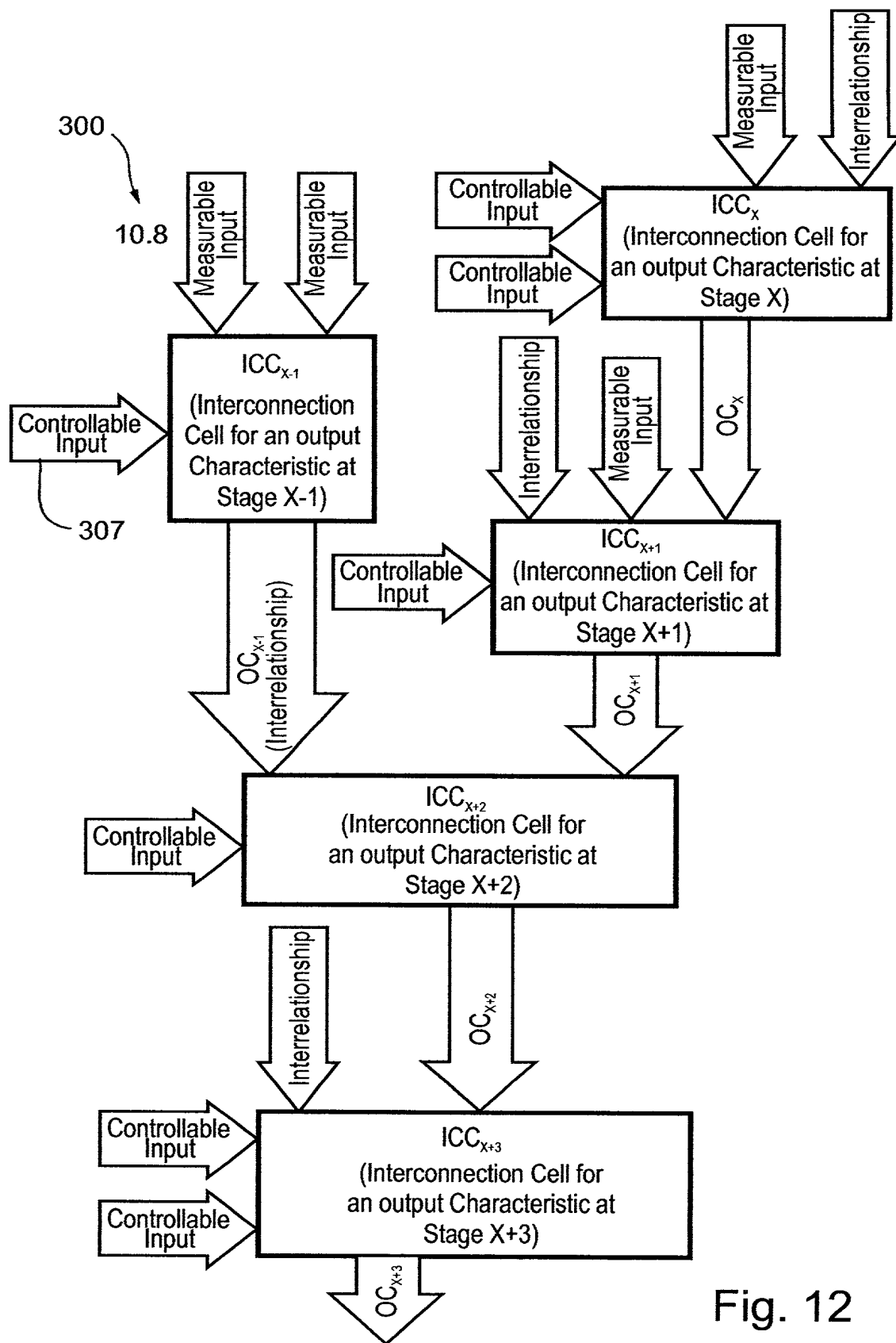


Fig. 12

Outcome Decision Management (Per Population)

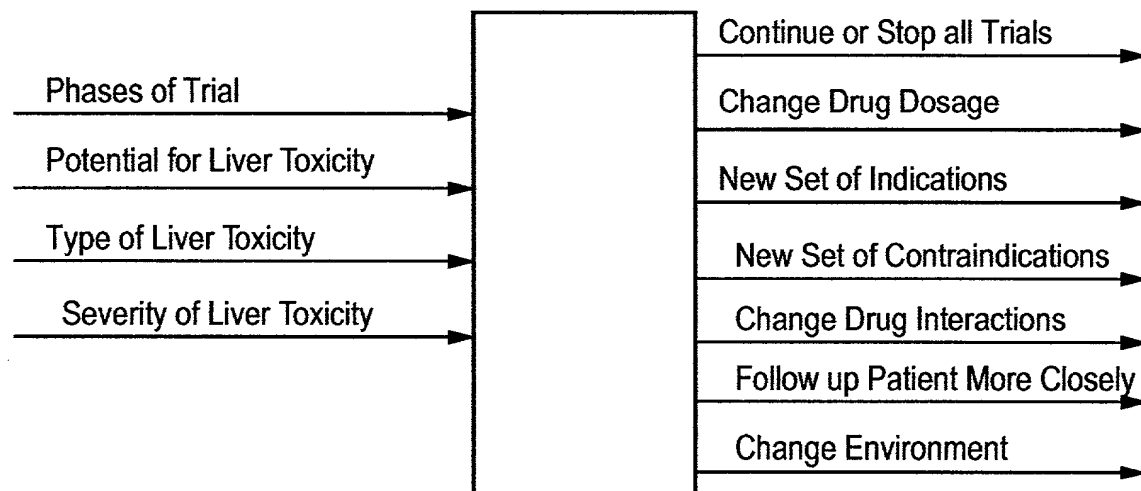


Fig. 13

The Potential for Liver Toxicity (Per Patient)

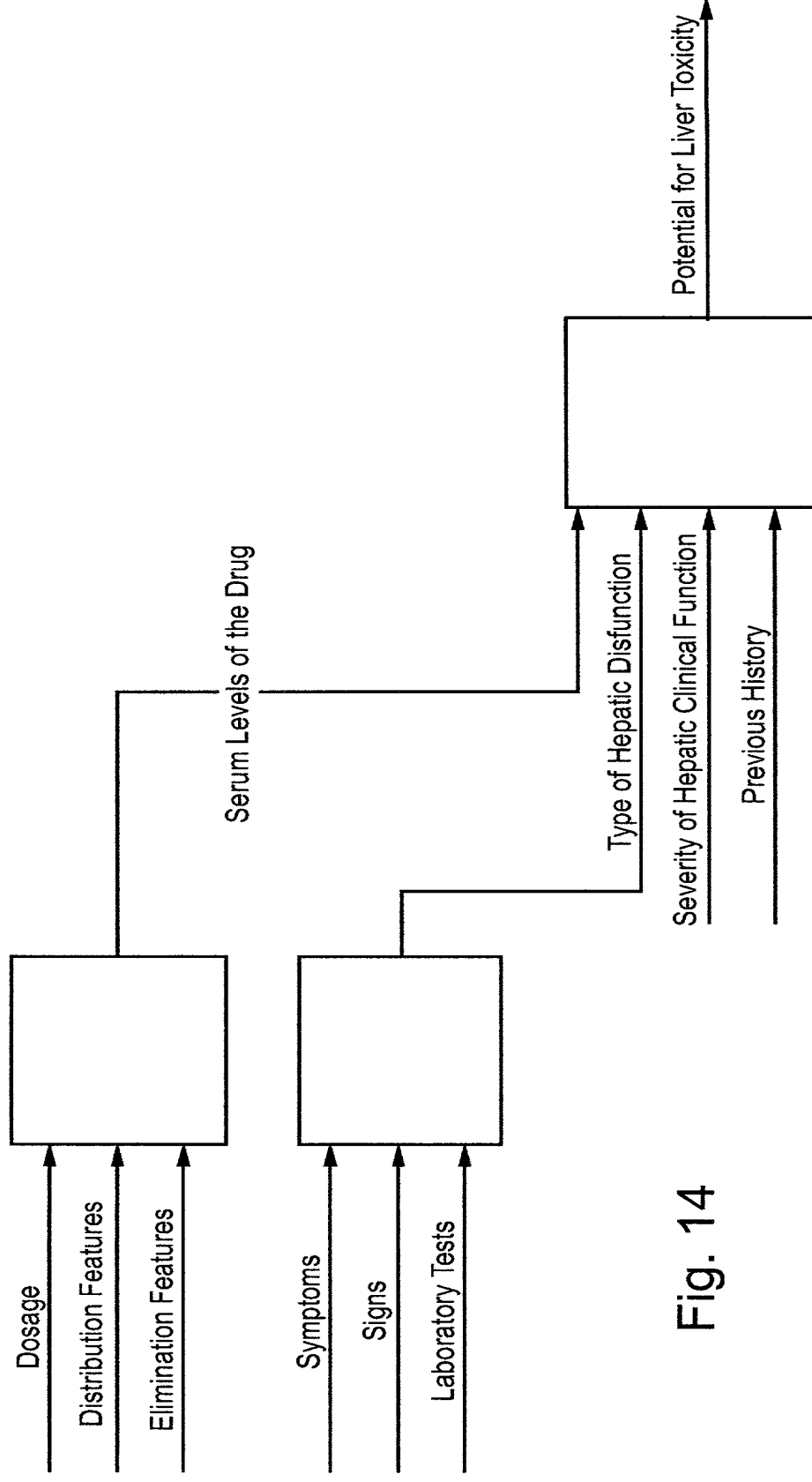


Fig. 14

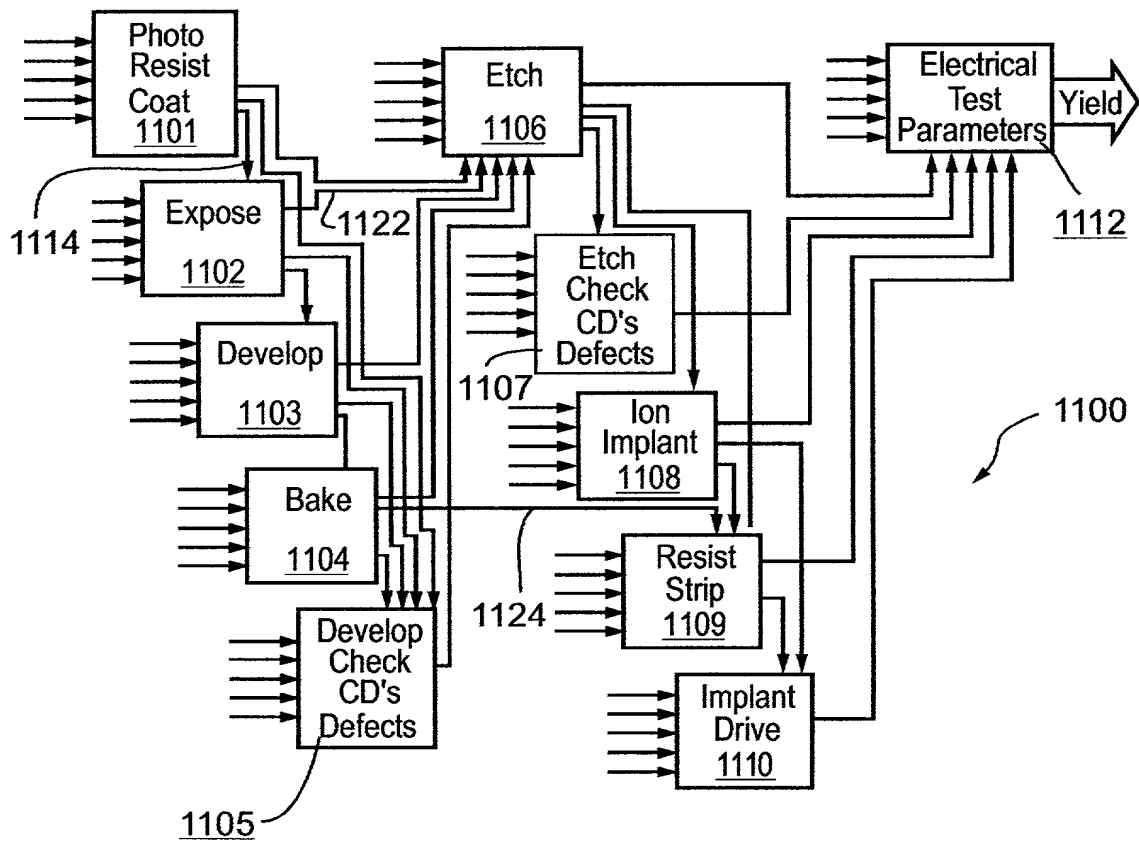


Fig. 15